

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 20-18150-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Richard A Fersch	Emily K. Anderson
51 Afterglow	51 Afterglow
Verona, NJ 07044	Verona, NJ 07044

Social Security No.:
xxx-xx-6641

xxx-xx-3748

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 7/10/20 and a confirmation hearing on such Plan has been scheduled for 9/3/20.

The debtor filed a Modified Plan on 10/29/20 and a confirmation hearing on the Modified Plan is scheduled for 12/3/2020 at 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: November 2, 2020

JAN: wdh

Jeanne Naughton
Clerk

In re:
Richard A Fersch
Emily K. Anderson
Debtor(s)

Case No. 20-18150-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Nov 02, 2020

User: admin
Form ID: 186

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Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Richard A Fersch, Emily K. Anderson, 51 Afterglow, Verona, NJ 07044-5122
intp	+ Ameriprise Financial Services, LLC, RiverSource Life Insurance Co, 70100 Ameriprise Financial Center, Minneapolis, MN 55474-0701
cr	+ Kearny Bank c/o Durkin & Durkin LLC, 1120 Bloomfield Avenue, West Caldwell, NJ 07006-7138
518903869	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518883968	+ Ameriprise Financial I, 901 Third Ave. South, Minneapolis, MN 55402-3367
518883969	+ Atlantic Highway Holdings Inc, 51 Afterglow Ave, Verona, NJ 07044-5122
518883970	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, Po Box 982238, El Paso, TX 79998
518927260	+ BMW Financial Services Attn: Customer Accounting, 5550 Britton Parkway, Hilliard, OH 43026-7456
518883974	+ Guaranteed Rate/dovenm, 1 Corporate Drive, Lake Zurich, IL 60047-8944
518904551	+ JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
518883977	+ Jpmcb Card, Po Box 30281, Salt Lake City, UT 84130-0281
518905323	+ Kearny Bank, c/o Durkin & Durkin LLC, 1120 Bloomfield Ave, PO Box 1289, Caldwell, NJ 07007-1289
518948661	+ MUTUAL BANK, 570 WASHINGTON STREET, WHITMAN, MA 02382-1348
518883978	+ New Res-shellpoint Mtg, 55 Beattie Place, Greenville, SC 29601-2165
518951837	New Residential Mortgage, LLC, c/o NewRez LLC d/b/a Shellpoint Mortgage, PO Box 10826, Greenville, SC 29603-0826
518897499	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
518883981	++ USALLIANCE FEDERAL CREDIT UNION, 300 APOLLO DRIVE, CHELMSFORD MA 01824-3629 address filed with court:, Usalliance Federal Cr, 411 Theodore Fremd Ave, Rye, NY 10580
518883982	+ Wells Fargo Hm Mortgag, Po Box 10335, Des Moines, IA 50306-0335
518883983	+ Wfhm, Po Box 10335, Des Moines, IA 50306-0335
518883984	+ William Oppenheim, MD, 225 Millburn Ave, Millburn, NJ 07041-1737

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Nov 02 2020 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Nov 02 2020 20:46:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:25:23	AIS Portfolio Services, LP Attn: BMW Financial Ser, 4515 N Santa F Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:24:22	AIS Portfolio Services, LP Attn: Capital One Auto, 4515 N Santa Fe Ave, Dept APS, Oklahoma City, OK 73118-7901
518883971	Email/PDF: ais.bmw.ebn@americaninfosource.com	Nov 02 2020 21:23:25	Bmw Financial Services, Po Box 3608, Dublin, OH 43016
518887863	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:24:22	BMW Financial Services NA, LLC, AIS Portfolio

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518883972	Email/PDF: AIS.COAF.EBN@Americaninfosource.com	Nov 02 2020 21:23:28	Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519005407	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:24:22	Capital One Auto Finan, Credit Bureau Dispute, Plano, TX 75025
518889867	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:25:23	Capital One Auto Finance, AIS Porfolio Services, 4515 N Santa Fe Ave Dept APS, Oklahoma City, OK 73118-7901
518894309	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Nov 02 2020 21:25:23	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518883973	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Nov 02 2020 21:25:21	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518883975	Email/Text: sbse.cio.bnc.mail@irs.gov	Nov 02 2020 20:45:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518883976	Email/PDF: ais.chase.ebn@americaninfosource.com	Nov 02 2020 21:23:19	Jpmcb Auto, P.o. Box 901003, Fort Worth, TX 76101
518883979	+ Email/Text: ebn@rwjbh.org	Nov 02 2020 20:46:00	St. Barnabas Medical Center, Payment Processing Center, P.O. Box 29960, New York, NY 10087-9960
518883980	+ Email/PDF: gecsed@recoverycorp.com	Nov 02 2020 21:25:16	Synch/bass, C/o Po Box 965036, Orlando, FL 32896-0001

TOTAL: 15

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 2, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Karina Pia Lucid	on behalf of Debtor Richard A Fersch klucid@karinalucidlaw.com R43327@notify.bestcase.com;admin@karinalucidlaw.com
Karina Pia Lucid	

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on behalf of Joint Debtor Emily K. Anderson klucid@karinalucidlaw.com
R43327@notify.bestcase.com;admin@karinalucidlaw.com

Marie-Ann Greenberg

magecf@magtrustee.com

Murphy Durkin

on behalf of Creditor Kearny Bank c/o Durkin & Durkin LLC maresta@durkinlawfirm.com mdurkin@durkinlawfirm.com

Shauna M Deluca

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing sdeluca@rasflaw.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7